

# HSBC Life Protect Advantage II

Realising your promises together for life.







## Life may change. Your promises don't.

As you go through life, circumstances around you may change. But your promises to your loved ones need not.

**HSBC Life Protect Advantage II** helps you to keep your promises to your family, despite life's unexpected changes.


Whether it's protecting your spouse with a comfortable retirement, or giving your children the best education, we're here to help you fulfil them.


# HSBC Life Protect Advantage II

A participating whole life plan that offers flexibility to enhance your coverage with exclusive riders throughout the policy term, and also to accumulate policy cash value with guaranteed and non-guaranteed bonuses.


## Key Benefits

HSBC Life Protect Advantage II offers flexible and comprehensive coverage:

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**Basic Coverage**
  - Death and Terminal Illness up to age 99
  - Total and Permanent Disability up to age 70
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**Flexible Premium Term**

Choose from 10, 15, 20 or 25 years
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**Life Advantage Multiplier II**

Boost coverage by up to 5x sum insured until age 70

# Enjoy protection before any other

## Guaranteed Family Waiver

Dealing with the death of a family member is stressful. During these times, the least we can do is to reduce your financial burden.

Guaranteed Family Waiver is a unique feature in the market that promises that all your future premiums will be waived, should there be an unexpected loss of your spouse or parent<sup>1</sup>.

## Life Extender Multiplier

The economy can be unpredictable due to market volatility. Life Extender Multiplier ensures that you are well covered until the end of your policy term, by giving you the flexibility to keep your multiplier up to age 99.

You can opt for this every 5th policy anniversary or during specific life stages before age 60. Fund it with additional premiums or request a policy loan.

## Guaranteed Insurability Option

As you journey through different life stages, your needs evolve. With Guaranteed Insurability Option, you are eligible to buy any life insurance plan<sup>2</sup> offered by us, without having to undergo any medical underwriting.

<sup>1</sup> In the case of a juvenile policy owned by the Life Insured’s parent, the Family Waiver will cover the life of the parent.

<sup>2</sup> You can buy term/whole life/endowment policy that is available at the point of time. Please refer to the policy documents for the full terms and conditions applicable to this feature.

## Life Stages

Flexibility to enhance your coverage are available during important life stages, including when the Life Insured:



**Changes their marital status**



**Turns 21 years old**



**Welcomes a new born baby or adopts a child**



**Purchases a property in Singapore**



**Sends a child to primary school, secondary school, polytechnic or university**



**Enters full-time employment after tertiary graduation**



## Enhance your protection with riders

### Early Critical Protect Advantage II

**Covers early, intermediate and advanced stages of critical illnesses**

- Provides the same multiplier coverage that you choose for your base plan
- Covers 105 medical conditions spread across the 3 stages and 14 advanced stage critical illnesses
- Special benefit (up to 6x) until age 99<sup>3</sup> – additional 20% of the sum insured, if you suffered from any of 24 medical conditions, such as Autism and Diabetes
- Accelerated Benign Tumor Benefit accepts customers with benign conditions<sup>4</sup> without any exclusions or loading. HSBC Life will cover the progressive conditions and pay 20% of CI multiplier benefit capped at S\$50,000
- Payout of up to S\$700,000, with up to S\$350,000 per claim per condition for early to intermediate stages of critical illnesses, depending on the sum insured

### Critical Protect Advantage II

**Covers advanced stages of critical illnesses**

- Provides the same multiplier coverage that you choose for your base plan
- Covers 50 medical conditions
- Accelerated Benign Tumor Benefit accepts customer with some benign conditions<sup>4</sup> without any exclusion or loading. HSBC Life will cover the progressive conditions and pay 20% of CI multiplier benefit
- Increases your CI payout by up to 3 million

### Critical Waiver Protect Advantage II

**Covers advanced stages of critical illnesses**

- Waives future premiums upon diagnosis of advanced stage of critical illnesses
- Covers 49 medical conditions

<sup>3</sup> For juvenile conditions, the coverage is up to age 18.

<sup>4</sup> Covered conditions: Benign Breast disorder, elevated prostate-specific antigen (PSA) level, and uterine fibroid. Underwriting results may differ on a case-by-case basis.



# How the plan works<sup>5</sup>

## Scenario 1

Joe (aged 35, non-smoker) is married with one daughter in a dual income household. At age 45, his wife passes away unexpectedly. Learn how HSBC Life Protect Advantage II (15 Year Premium Term), with Life Extender Multiplier, helps relieve his financial burden and ensure that he can keep his promise to protect his daughter’s future.

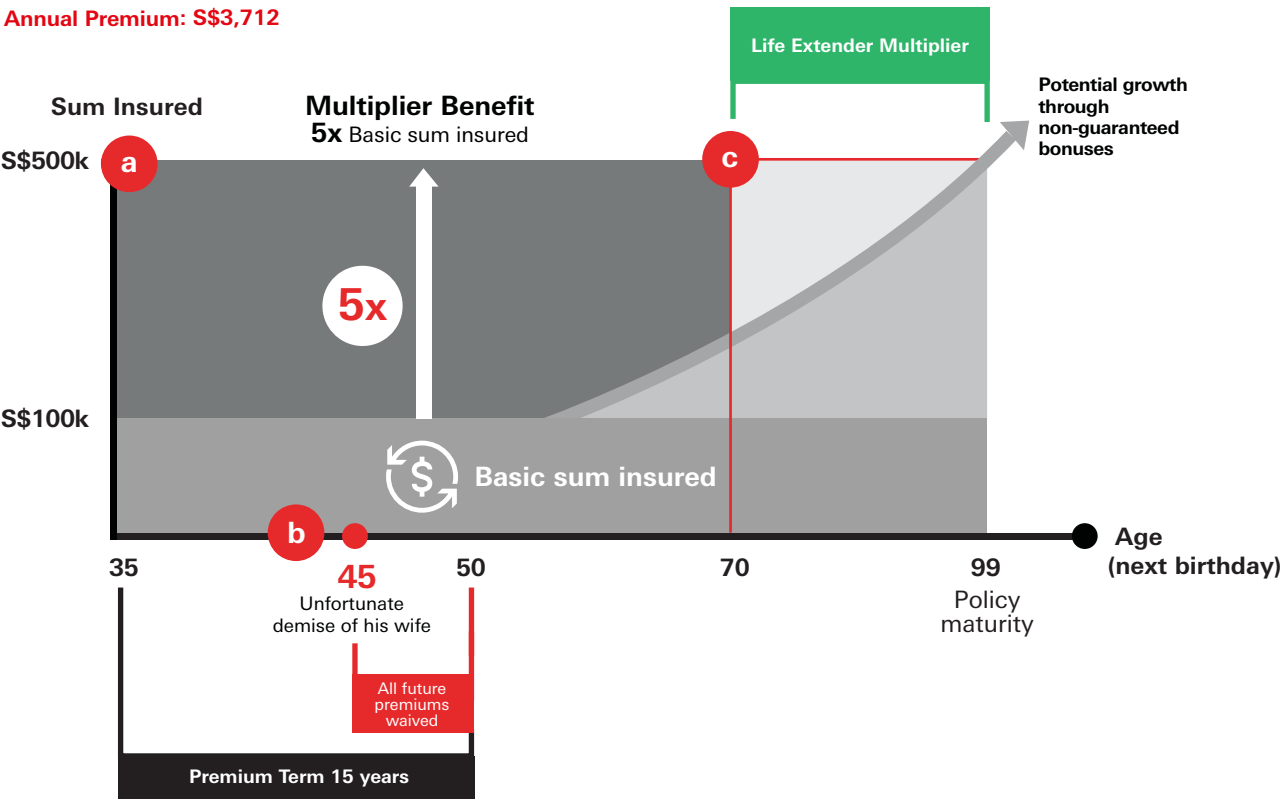
- a

**5x Sum Insured**  
With Life Advantage Multiplier II, Joe’s basic sum insured increases 5x, from S\$100,000 to S\$500,000.
- b

**Guaranteed Family Waiver**  
After the death of his wife, Joe’s future premiums for HSBC Life Protect Advantage II are waived.
- c

**Multiplier Extension to 99**  
With Life Extender Multiplier, Joe can keep his 5x coverage up to age 99 by funding it with additional premiums or policy loan.

Annual Premium: S\$3,712



## Scenario 2

Sally (aged 30, non-smoker) is the sole caregiver for her ageing parents. She buys HSBC Life Protect Advantage II (20 Year Premium Term) with Life Advantage Multiplier II, which increases her basic sum insured 2x, from S\$100,000 to S\$200,000. Despite suffering from benign breast disorder, the policy is issued without any exclusions or additional premium payments. See how with Early Critical Protect Advantage II, Sally receives a higher total payout than her sum insured when she suffers from a series of critical medical conditions.

Annual Premium: S\$3,540

Age	
56	<b>Diagnosis: Early Breast Cancer<sup>5</sup></b> <b>Payout: S\$40,000</b>
	Payout for her treatment is taken from her sum insured. The balance remains to cover other conditions. <b>Sum Insured: Reduced to S\$160,000</b>
60	<b>Diagnosis: Advanced Stage Breast Cancer<sup>5</sup></b> <b>Payout: S\$20,000</b>
	Payout for her mastectomy is covered by Early Critical Protect Advantage II. <b>Sum Insured: Remains at S\$160,000</b>
65	<b>Diagnosis: Diabetic Complication<sup>5</sup></b> <b>Payout: S\$20,000</b>
	Payout for her treatment is covered by Early Critical Protect Advantage II. <b>Sum Insured: Remains at S\$160,000</b>
69	<b>Diagnosis: Advanced Stage Stroke<sup>5</sup></b> <b>Payout: S\$160,000</b>
	Balance sum insured is paid. <b>Policy is terminated.</b>
<b>Sum Insured: S\$200,000      Total Payout: S\$240,000</b>	

<sup>5</sup> Stated payouts are unique to the illustrated scenarios. Depending on the definition and condition, results can differ from case to case. Approach your financial adviser for the product summary and/or general provisions to understand the exact extent of coverage provided by HSBC Life Protect Advantage II and relevant riders.

# We are HSBC Life.

We don't just underwrite policies,  
we support the promises you  
make to your loved ones.

**Who are we?**

We are backed by, and part of, the HSBC Group. This means that our commitment to you is secured by the Group's formidable financial resources and infrastructure, built on a foundation of over 150 years of experience in finance, international services and in building trusted, lasting relationships.

**What do we stand for?**

Our purpose is to help you keep the promises you make to yourself, to the people you love and to those who depend upon you. We do this through well thought-out insurance solutions. So whether these promises are to protect the things you already have, to invest in the life you want or to look after your loved ones, they are the kinds of promises that matter – the kinds you want to keep, come what may.

**Promise yourself a life of fulfilment with HSBC Life.**

Speak to our authorised distributors or visit  
[www.hsbclife.com.sg](http://www.hsbclife.com.sg) to find out more.

For enquiries, please call (65) 6880 4888.

### **Important notes**

HSBC Life Protect Advantage II is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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Please refer to the policy contract for the exact terms and conditions, specific details and exclusion of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually incurs high cost and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

This policy is protected under the Policy Owners Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 1 February 2023. This advertisement has not been reviewed by the Monetary Authority of Singapore.